1DATA.041A PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Daniel R. Ahles et al.

App. No : 10/041,714

Filed: January 8, 2002

For : SYSTEMS AND METHODS FOR

PROCESSING CHECK IDENTIFIERS

USING REPLACEMENT SYMBOLS

Examiner : Ojo O. Oyebisi

Art Unit : 3692

Conf # : 5233

CERTIFICATE OF EFS WEB TRANSMISSION

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November 20, 2007 (Date)

James W. Ausley, Reg. No. 49,076

RESPONSE TO FINAL ACTION

Mail Stop AF

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action mailed February 14, 2007, Applicant respectfully submits the following amendments and comments.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 9 of this paper.